

Prepared by and return to Pearly Submon Rott 112

Grantor:
SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA 2380 PERFORMANCE DRIVE RICHARDSON, TX 75082

Grantee: FRANCIS C. SMITH AND JO M. SMITH 3835 HILLSDALE DRIVE OLIVE BRANCH, MS 38654

3835 HILLSDALE DRIVE OLIVE BRANCH, MS 38654 901- 743 7907 NA

TITLE NOT EXAMINED

INDEXING INSTRUCTIONS: LOT 13, WHITTEN PLACE SUBDIVISION, SITUATED IN SECTION 27, TOWNSHIP 1 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 25, PAGE 22, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI

SPECIAL WARRANTY DEED

STATE OF TEXAS
COUNTY OF COLLIN

THIS INDENTURE MADE THIS 7TH, DAY OF FEBRUARY, 2011. FOR AND IN CONSIDERATION OF THE SUM OF ONE HUNDRED FIFTY FIVE THOUSAND dollars (\$155,000.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned, SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, hereinafter referred to as Grantor, does hereby convey, assign and warrant unto FRANCIS C. SMITH AND JO M. SMITH, hereinafter referred to as Grantee, all of its right, title and interest in that certain parcel situated in DeSoto County, Mississippi, to wit:

*as tenants by the entiretywith full rights of survivorship

LOT 13, WHITTEN PLACE SUBDIVISION, SITUATED IN SECTION 27, TOWNSHIP 1 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 25, PAGE 22, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI BEING COMMONLY KNOWN AS 3835 HILLSDALE DRIVE, OLIVE BRANCH, MS 38654.

| PARCEL NO. | |
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AND THE SAID Grantor will only warrant and forever defend the right and title to the above described property unto the said Grantee against the claims of those persons claiming by, through or under Grantor, but not otherwise.

The Grantee has thoroughly inspected, examined and accepts the parcel along with any existing structures, improvements and appurtenances thereunto belonging, if any, and is purchasing same in "as is," "where is" condition, without warranty. In addition, Grantee understands that the Grantor, its agents, successors and/or assign, have not made any

representation or warranties, either expressed or implied, regarding this parcel and that Grantee is purchasing same based on the Grantee's sole judgment and diligent inquiry.

By acceptance of this deed, as evidenced by having same recorded, Grantee affirms the content of this document and expressly agrees to indemnify and hold Grantor, its agents, successors or assigns, harmless from any and all claims (whether made by the Grantee, its agents, successors, assigns or any other party) regarding any deficiency as to the condition of the property and/or any existing structures on said parcel.

The above warranty and this conveyance is made subject to any and all reservations, restrictions, easements, covenants and conditions of record, including mineral, oil or gas reservations and any covents and/or restrictions of record, any and all Power Line Easements, and other Easements or Rights of Way of record.

If bounded by water, the warranty granted herein shall not extend to any part of the above described property, which is tideland or coastal wetlands as defined in the Mississippi Coastal Wetlands Protection Act and this conveyance includes any natural accretion and is subject to any erosion due to the action of the elements.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis, and that tax prorations are final. All subsequent years' taxes are specifically to be assumed by Grantee herein.

In witness whereof the undersigned have set his hand and affixed his seal as of the date first shown above.

Signed, sealed and delivered in

the presence of:

Unofficial Witness/Rocio Inigues

Unofficial Witness/Amy Bell

Pursuant to Provisions of 38 U.S.C. 3720(a)(6), The Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES

OF AMERICA

Its: Judith Casey/Assistant Secretary

BY THE SECRETARY'S DULY
AUTHORIZED PROPERTY
MANAGEMENT CONTRACTOR,
COUNTRYWIDE HOME LOANS
SERVICING, L.P., NKA BAC HOME
LOANS SERVICING, L.P., PURSUANT TO
A DELEGATION OF AUTHORITY
CONTAINED IN 38 C. F. R. 36.4345 (F)

On this date before me personally appeared Judith Casey, pursuant to a delegation of authority contained In 38 C.F.R. Section 36.4345(f), to me known to be the person who executed the foregoing Instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and demand of said Secretary.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the State of Texas aforesaid, this 7th day of February, 2011.

Notary Public

My commissions Expires: b-2114

[NOTARIAL SEAL]

